

March 24, 2006

Federal Deposit Insurance Corporation  
Washington, DC 20429

Dear FDIC,

I am thrilled and encouraged to learn of Wal Mart's interest in entering the banking business.

Such a venture by Wal Mart would clearly encourage healthy competition and likely provide lower cost, efficient banking services to millions of Americans who are now gouged by their bank's high prices, exorbitant interest rates, high cost of credit, and poor service. Wal Mart's widespread and diverse base would provide excellent access and availability of banking services and encourage healthy competition.

I strongly encourage the FDIC to approve and endorse Wal Mart as a healthy and efficient alternative to present expensive banking sources.

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